

B. In the Specification

Page 23, line 1, delete "Mortgagor" and there insert --Mortgagee--.

Page 23, line 2, delete "Mortgagor" and there insert --Mortgagee--.

Page 23, line 29, delete "Mortgagor" and there insert --Mortgagee--.

Page 27, line 11, delete "Mortgagor" and there insert --Mortgagee--.

Page 32, line 6, delete "Mortgagor" and there insert --Mortgagee--.

Page 32, line 20, delete "Mortgagor" and there insert --Mortgagee--.

Page 32, line 32, delete "mortgagor" and there insert --mortgagee--.

Page 44, line 24, delete "mortgagor" and there insert --mortgagee--.

Page 44, line 25, delete "Mortgagor" and there insert --Mortgagee--.

Page 44, line 27, delete "Mortgagor" and there insert --Mortgagee--.